

RIVERSIDE BANCSHARES, INC

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2155342	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$57	\$59	2.3%		
Loans	\$50	\$50	0.8%		
Construction & development	\$2	\$2	20.8%		
Closed-end 1-4 family residential	\$30	\$29	-4.6%		
Home equity	\$0	\$0	10.3%		
Credit card	\$0	\$0			
Other consumer	\$2	\$3	4.9%		
Commercial & Industrial	\$9	\$11	24.4%		
Commercial real estate	\$4	\$4	-7.1%		
Unused commitments	\$4	\$3	-23.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	3.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$1	-55.2%		
Cash & balances due	\$1	\$1	43.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$53	\$53	1.3%		
Deposits	\$48	\$52	8.6%		
Total other borrowings	\$4	\$1	-77.4%		
FHLB advances	\$4	\$1	-75.0%		
Equity					
Equity capital at quarter end	\$5	\$5	14.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	8.2%	--		
Tier 1 risk based capital ratio	10.1%	11.5%	--		
Total risk based capital ratio	11.3%	12.6%	--		
Return on equity ¹	26.6%	32.3%	--		
Return on assets ¹	2.1%	2.7%	--		
Net interest margin ¹	4.8%	4.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	59.0%	287.1%	--		
Loss provision to net charge-offs (qtr)	36.8%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.8%	0.3%	0.4%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.7%	0.2%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.8%	0.3%	0.3%	0.0%	--